

**Amendments to the Drawings:**

The attached sheet of drawings includes changes to FIG. 15. This sheet, which includes FIG. 15, replaces the original sheet including FIG. 15. In FIG. 15, the reference numeral "15095" has been corrected to be "1505".

In addition, Applicants enclose 7 additional replacement sheets corresponding to FIGs. 16 – 21 that provide for typed lettering instead of hand lettering.

Attachment: 8 Replacement Sheets  
1 Annotated Sheet Showing Changes

### **REMARKS**

The present Amendment and Response is responsive to the non-final Office Action mailed June 19, 2007. Claims 13-15, 17-37, and 39-52 remain pending with Claims 16 and 38 being canceled and Claims 51 and 52 being added. By the present Amendment, paragraphs [0068], [0099], [0105], [0115], and [0137] have been amended to correct minor typographical errors identified by the Office Action. FIG. 15 has been amended to correct reference numeral "15095" to be "1505." Formal drawings have been submitted for FIGs. 16 – 21 to replace the prior hand-lettered figures. Independent Claims 13 and 32 and dependent Claims 19, 21, 37, and 40 have been amended. Independent Claim 13, and similarly independent Claim 32, has been amended to additionally recite the two following features: (1) "transmitting, to a subscriber by an electronic bill presentment and payment service provider supporting multiple billers and multiple subscribers via a network, a notice of availability of bill presentment information representing a bill via an e-mail protocol, wherein the notice includes a hyperlink that facilitates access to the bill presentment information on the network" and (2) "receiving, by the electronic bill presentment and payment service provider via a protocol other than the e-mail protocol, a request from the subscriber for the bill presentment information, wherein the received request is associated with an activation of the hyperlink by the subscriber." Support for the amendments can be found at least in the specification, paragraphs [0069], [0070], [0083], [0084], and [0099], and the accompanying figures discussed therein. Applicants respectfully submit that no new matter has been added by the foregoing amendments. Reconsideration and allowance of the application, as amended, is respectfully requested.

### **Objections to the Drawings**

The Office Action, pages 2-4, objected to the drawings based upon minor typographical errors. Applicants believe that all of these objections have been addressed based upon the amendments to the specification, the amendment to FIG. 15, and the submission of formal drawings for FIGs. 16-21. Accordingly, Applicants respectfully request that the objection to the drawings be withdrawn.

### **Objections to Claims 16 and 38**

The Office Action, page 4, objected to Claims 16 and 38 under 37 CFR 1.75(c) for failing to further limit the subject matter of a previous claims. As Claims 16 and 38 have now been canceled, Applicants respectfully submit that the objections are now moot.

### **Claim Rejections under 35 U.S.C. § 112, second paragraph**

The Office Action, pages 4-6 rejected Claims 13 and 32 and 19 and 37 based upon 35 U.S.C. § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

With respect to Claims 13 and 32, the Office Action alleged that the term “remittance advance” is used in the art for payment messages that initiate funds transfer (also called payment instructions). Applicants respectfully disagree. In particular, as described in the specification in paragraphs [0078] – [0079], the term “remittance advice” does not relate to the initiation of the funds transfer (the payment instruction) received from the subscriber, but rather the actual funds transfer resulting from the processing of the payment instruction:

The processor 410 also generates an instruction to transmit the electronic funds transfer instruction via the network interface 405, over the network 100 to the applicable payor financial institution station 130a-130c and/or an originating financial institution and or originating financial institution to the Automated Clearing House (ACH) network or similar financial network for funds transfer....The processor 410 also generates, in accordance with the bill payment software instructions stored in memory area 420c, a message indicating the amount of payment remitted and the associated payor account number, along with an instruction to transmit the message, via the network interface 405, over the network 100 to the appropriate biller station 110a-110d. This remittance advice information may flow directly to the biller station 110a-110d or be routed with the payment through the biller's financial institution 130a 130c, which would deliver the information to the biller station. (Specification, paras. [0078]-[0079]).

Accordingly, Applicants respectfully submit that “remittance advice” is distinct from payment instructions received from subscribers, as also known to one of ordinary skill in the art. Based upon the foregoing, Applicants believe that the specification adequately describes “remittance advice,” and respectfully requests that that rejections of Claims 13 and 32 be withdrawn.

With respect to Claims 19 and 37, the Office Action alleged that the metes and bounds of normalization are not clear. Applicants have amended Claims 19 and 37 to more closely tie the obtaining of normalized data from the original bill information with a template. In particular, Applicants have amended Claims 19 and 37 to recite that “the bill presentment information is generated based on merging normalized data obtained from the original bill information with the template.” Based upon the amendments to Claims 19 and 37, Applicants believe that the normalization process has been more particularly defined with respect to merging with a template, and accordingly request that the rejection be withdrawn.

#### **Claim Rejections Under 35 U.S.C. § 103(a)**

In the Office Action, independent Claims 13 and 32 were rejected based upon U.S. Patent No. 5,699,528 to Hogan (“Hogan”) in view of U.S. Patent No. 5,920,847 to Kolling et al. (“Kolling”). In particular, the Office Action admits that Hogan does not disclose generating the remittance advice. However, the Office Action looks to Kolling for the disclosure of remittance advice, and argues that it would have been obvious to combine Hogan with Kolling.

As amended, independent Claims 13 and 32 now additionally provide the two following features: (1) transmitting to a subscriber, a notice of availability of bill presentment information...via an e-mail protocol, where the notice includes a hyperlink that facilitates access to the bill presentment information on the network and (2) based upon an activation of the hyperlink by the subscriber, receiving via a protocol other than the email protocol, a request from the subscriber for the bill present information.

With respect to Hogan, there is no disclosure of the use of a hyperlink except for at the initial registration. In particular, Hogan provides that “To register for the bill payment service, the subscriber visits a service registration home page on WWW at a predetermined uniform resource locator (URL), the address for the home page.” (Hogan, col. 5, lines 19-22). Applicants respectfully submit that this disclosure is insufficient to teach or suggest the specific features in Claims 13 and 32 of “transmitting a notice of availability of bill presentment information...via an e-mail protocol, where the notice includes a hyperlink that facilitates access to the bill presentment information on the network” and based upon an activation of the

hyperlink, receiving via a protocol other than the email protocol, a request from the subscriber for the bill present information. Accordingly, independent Claims 13 and 32 are allowable over Hogan. Further, Applicants note that the Appeal Decision of 7/28/2005 in the prosecution history of U.S. Patent No. 7,120,602 may be relevant to the patentability of the claims in view of Hogan. Thus, U.S. Patent No. 7,120,602 has been cited in the accompanying Disclosure Under 37 C.F.R. § 1.56.

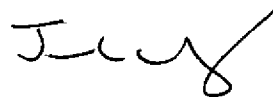
Furthermore, Kolling does not remedy the deficiencies of Hogan. In particular, Kolling only discloses a hyperlink in a single instance as follows: “In addition to an invoice being formed from invoice data and invoice templates, an invoice might include ‘static enclosures’ which are electronic references to data and/or displays which are fixed, as well as ‘dynamic enclosures’ such as internet uniform resource locators (URL’s).” (Kolling, col. 38, lines 1-5). However, this disclosure in Kolling is likewise insufficient to teach or suggest the specific features of independent Claims 13 and 32 of “transmitting a notice of availability of bill presentment information...via an e-mail protocol, where the notice includes a hyperlink that facilitates access to the bill presentment information on the network” and based upon an activation of the hyperlink, receiving via a protocol other than the email protocol, a request from the subscriber for the bill present information. Accordingly, independent Claims 13 and 32 are allowable over Kolling, Hogan, and a combination thereof.

As independent Claims 13 and 32 are allowable over Kolling, Hogan, and a combination thereof, all of the dependent claims are likewise allowable as a matter of law, notwithstanding their independent recitation of patentable features.

**CONCLUSION**

It is not believed that extensions of time or fees for addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR §1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,



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